

United States Bankruptcy Court  
District of NevadaIn re:  
RICK J ARNAUD  
DebtorCase No. 11-51998-btb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0978-3

User: kiefsc  
Form ID: B9APage 1 of 1  
Total Noticed: 19

Date Rcvd: Jun 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2011.

db +RICK J ARNAUD, 610 WEDGE LN, FERNLEY, NV 89408-6668  
 aty +KENNETH V. WARD, LAW OFFICES OF KENNETH V. WARD, POB 2500, FERNLEY, NV 89408-2500  
 7097614 +76 CARD, Acct No xxx xx9 758, PO Box 6402, Sioux Falls, SD 57117-6402  
 7097615 +BRENT BEGLEY, ESQ., Acct No xxxxxxxxxon #20, PO Box 6951, Reno, NV 89513-6951  
 7097616 BUSINESS & PROFESSIONAL COLLECTION SVC, Acct No xxxx0234, PO Box 872, Reno, NV 89504-0872  
 7097617 CBE GROUP, Acct No xxxxxxxxxxxx0480, PO Box 2635, Waterloo, IA 50704-2635  
 7097619 COLLECTION SERVICE OF NEVADA, Acct No xxxxxxxxxon #20, 777 Forest Street, Reno, NV 89509-1711  
 7097611 +DEPT. OF EMPLOYMENT, TRAINING & REHAB., Employment Security Division, 500 East Third Street, Carson City, NV 89713-0002  
 7097620 +FERNLEY JUSTICE COURT, Acct No xxxxxxxxxon #20, 565 East Main St., Fernley, NV 89408-9537  
 7097621 +GC SERVICES LIMITED PARTNERSHIP, Acct No xxxxxxxxxxxx0217, Collection Agency Division, PO Box 7820, Baldwin Park, CA 91706-7820  
 7097622 +INTERNAL REVENUE SERVICE, 200 S. Virginia Street, Suite 105, M/S 5201REN, Reno, NV 89501-2405  
 7097613 +NEVADA DEPARTMENT OF TAXATION, Bankruptcy Section, 555 E. Washington Ave., #1300, Las Vegas, NV 89101-1046  
 7097623 +SHELL, Acct No xx xxx x843 8, PO Box 6406, Sioux Falls, SD 57117-6406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QAMDUTRA.COM Jun 21 2011 00:58:00 ALLEN M DUTRA, 59 DAMONTE RANCH PKWY, STE B299, RENO, NV 89521-1907  
 ust +E-mail/Text: USTPRegion17.RE.ECF@usdoj.gov Jun 21 2011 01:34:51 U.S. TRUSTEE - RN - 7, 300 BOOTH STREET, STE 3009, RENO, NV 89509-1362  
 7097618 +EDI: RMSC.COM Jun 21 2011 00:58:00 CHEVRON / GE MONEYBANK, Acct No xxxx xxxx xxxx 7632, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
 7097610 EDI: IRS.COM Jun 21 2011 00:58:00 INTERNAL REVENUE SERVICE, ATTN: Bankruptcy Unit, Stop 5028, 110 City Parkway, Las Vegas, NV 89106  
 7097624 EDI: URSI.COM Jun 21 2011 00:58:00 UNITED RECOVERY SYSTEMS, LP, Acct No xx xxx x843 8, PO Box 722929, Houston, TX 77272-2929  
 7097612 E-mail/Text: USTPRegion17.RE.ECF@usdoj.gov Jun 21 2011 01:34:51 UNITED STATES TRUSTEE, 300 Booth Street #2129, Reno, NV 89509

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

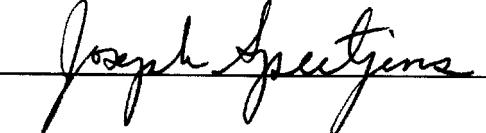
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2011

Signature:



## UNITED STATES BANKRUPTCY COURT District of Nevada

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/17/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Case documents may be viewed at [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov).

**Important Notice to Individual Debtors:** Debtors who are individuals must provide government-issued photo identification and proof of social security number at the meeting of creditors. Failure to do so may result in dismissal of their case.

**See Additional Pages For Important Explanations and Notices**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

RICK J ARNAUD  
610 WEDGE LN  
FERNLEY, NV 89408

Case Number: 11-51998-btb Judge: BRUCE T. BEESLEY	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-0833
Attorney for Debtor(s) (name and address): KENNETH V. WARD LAW OFFICES OF KENNETH V. WARD POB 2500 FERNLEY, NV 89408 Telephone number: (775)575-2228	Bankruptcy Trustee (name and address): ALLEN M DUTRA 59 DAMONTE RANCH PKWY, STE B299 RENO, NV 89521 Telephone number: (775) 853-8644

**Meeting of Creditors**

Date: **July 28, 2011**

Time: **09:30 AM**

Location: **300 Booth Street, Room 3024, Reno, NV 89509**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/26/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

300 Booth Street  
Reno, NV 89509  
Telephone number: (775) 326-2100

**For the Court:**

Clerk of the Bankruptcy Court:

Mary A. Schott

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 6/20/11

**EXPLANATIONS****B9A (Official Form 9A) (12/10)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or at <a href="http://www.nvb.uscourts.gov">www.nvb.uscourts.gov</a> .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**EXPLANATIONS  
(CONTINUED)****B9A (Official Form 9A) (12/10)**

Trustee Information	<p>The United States Trustee has appointed the herein named person as interim trustee effective the date of filing as shown on page 1 of this form. The case is covered by a trustee's blanket bond, the original of which is on file with the court.</p> <p>The trustee may abandon property of the estate that is burdensome or is of inconsequential value and benefit to the estate without further notice of abandonment, pursuant to 11 U.S.C. Section 554(a). Further notice will be provided upon request only. Any non-exempt property scheduled, but not administered at the time of closing of a case will be deemed abandoned pursuant to 11 U.S.C. Section 554(c).</p> <p>Please note that the trustee may use, sell or lease all non-exempt property of the estate which has an aggregate value of less than \$2,500 WITHOUT FURTHER NOTICE TO CREDITORS. Pursuant to Federal Bankruptcy Rule 6004(d) any objection to the sale of estate property may be filed and served by a party in interest within 25 days of the mailing of this Notice of Commencement of Case.</p>
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**Refer to Previous Page for Important Deadlines and Notices**